

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Steven Dougherty  
 Tracey Dougherty  
 Debtors

Case No. 11-19313-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Mar 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2017.

db/jdb	+Steven Dougherty, Tracey Dougherty, 161 Hansen Terrace, Collingdale, PA 19023-4003
cr	EMC MORTGAGE, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
cr	+JPMORGAN CHASE BANK, N.A., 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
12764669	+Bank of America, National Association et al, J.P. Morgan Chase Bank, N.A., Mail Code OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
12616816	+Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
12616819	+Commonwealth of Pennsylvania, Collections Unit, Strawberry Square, 14th Floor, Harrisburg, PA 17120-0001
12616821	+EMC Mortgage, 511 E. John Carpenter Fwy, No. 500, Irving, TX 75062-3911
12616820	+Eastern Account System of Connecticut, 75 Glen Rd, Ste 110, Sandy Hook, CT 06482-1175
12616823	+First Bank of Delaware/SIM, 1000 Rocky Run Pkwy, Wilmington, DE 19803-1455
12616824	+Hollyland Dental Center, 917 MacDade Blvd, Darby, PA 19023-3789
12616825	+Household Bank, 12447 SW 69th Ave., Attn: Dispute Processing, Portland, OR 97223-8517
12616829	+LHR Inc, 56 Main St., Hamburg, NY 14075-4905
12616828	+Lease and Rental Management, 45 Haverhill St., Andover, MA 01810-1499
12616830	+Mercy Health System, One West Elm Street, Ste 100, Conshohocken, PA 19428-4108
12642300	+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
12616833	+Midland Funding LLC, c/o Paul J. Klemm, Esq., Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave, Roseland, NJ 07068-1787
12627551	+North Star Capital Acquisition Corp, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
12616835	Sears/CBSD, 133200 Smith Rd., Cleveland, OH 44130
12616836	+Tribute/FBOFD, PO Box 105555, Atlanta, GA 30348-5555
12616837	+WM Finance, 7512 Frankford Ave., Philadelphia, PA 19136-3507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Mar 17 2017 02:15:39 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 17 2017 02:15:09 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 17 2017 02:15:31 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	E-mail/PDF: rmscedi@recoverycorp.com Mar 17 2017 01:59:57 Granite Recovery LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
cr	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 17 2017 02:00:32 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
cr	+E-mail/PDF: gecscdi@recoverycorp.com Mar 17 2017 01:59:54 Recovery Management Systems Corporation For GE Mon, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12616814	+E-mail/Text: EBNProcessing@afni.com Mar 17 2017 02:15:22 AFNI, 404 Brock Drive, PO Box 3517, Bloomington, IL 61702-3517
12616815	+E-mail/Text: EBNProcessing@afni.com Mar 17 2017 02:15:22 Anderson Financial Network, PO Box 3097, 404 Brock Drive, Bloomington, IL 61701-3963
12620592	+E-mail/Text: mgumbel@bainbridgelawcenter.com Mar 17 2017 02:14:54 Bainbridge Law Center, 850 S. 2nd Street, Philadelphia, PA 19147-3430
12616818	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Mar 17 2017 02:15:50 Comcast Cable, One Comcast Center, Philadelphia, PA 19103-2899
12674716	E-mail/PDF: rmscedi@recoverycorp.com Mar 17 2017 01:59:57 Equable Ascent Financial, LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12616822	+E-mail/Text: kmoore@beacon-services.com Mar 17 2017 02:14:53 Estate Recoveries, Inc., 2400 York Rd, Ste 200, Lutherville Timonium, MD 21093-2280
12667839	E-mail/PDF: rmscedi@recoverycorp.com Mar 17 2017 01:59:57 Granite Recovery LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12616827	+E-mail/Text: bankruptcy@icsystem.com Mar 17 2017 02:15:50 I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
12616832	+E-mail/Text: bankruptcydpt@mcmcg.com Mar 17 2017 02:15:17 Midland Credit Management, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255
12616831	+E-mail/Text: bankruptcydpt@mcmcg.com Mar 17 2017 02:15:17 Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255
12934044	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 17 2017 02:00:09 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12643962	E-mail/Text: blegal@phfa.org Mar 17 2017 02:15:18 PHFA-HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
12616834	+E-mail/Text: blegal@phfa.org Mar 17 2017 02:15:19 Pennsylvania Housing Finance Agency, 211 N. Front St., Harrisburg, PA 17101-1406
12661511	E-mail/PDF: rmscedi@recoverycorp.com Mar 17 2017 01:59:57 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 20

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
12935222\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
12616817 ##+Citifinancial Auto, 2208 Highway 121 S, Bedford, TX 76021-5981  
12616826 ##+HSBC, PO Box 5253, Carol Stream, IL 60197-5253

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Bank of America, National Association, et al...  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, et al  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANN E. SWARTZ on behalf of Creditor Bank of America, National Association ecfmail@mwclaw.com,  
ecfmail@mwclaw.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association, et al  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, et al  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
MICHAEL GUMBEL on behalf of Plaintiff Steven Dougherty mgumbel@bainbridgelawcenter.com  
MICHAEL GUMBEL on behalf of Debtor Steven Dougherty mgumbel@bainbridgelawcenter.com  
MICHAEL GUMBEL on behalf of Plaintiff Tracey Dougherty mgumbel@bainbridgelawcenter.com  
MICHAEL GUMBEL on behalf of Joint Debtor Tracey Dougherty mgumbel@bainbridgelawcenter.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, et al  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Steven Dougherty and Tracey  
Dougherty

Debtor(s)

Bankruptcy No: 11-19313-mdc

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/16/17